## STATE OF ARIZONA

AUG 1 5 1996

DEPARTMENT	OF	INSURANCE
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DEP.	T. QF	INSU	RANCE
BY	1 1/4	<i>^/^</i>	

In the Matter of	) Docket No. 95A-274-INS
DAN CALVIN VANDER MOLEN and DISCOUNT INSURANCE GROUP, INC.,	ORDER ON MOTION FOR REHEARING/RECONSIDERATION AND REQUEST FOR STAY
Respondents	)

On August 5, 1996, the Office of Administrative Hearings, through Administrative Law Judge Lewis Kowal, submitted "Recommended Order Denying Rehearing or Reconsideration and Stay of Director's Order", a copy of which is attached and incorporated by this reference. The Director of the Arizona Department of Insurance has reviewed these recommendations, and enters the following order:

- 1. Respondents have not raised sufficient grounds to support a stay of the Director's Order or a rehearing or reconsideration of this matter.
- 2. The Director's substitute Findings of Fact numbered 32 and 49 are fully supported by the record and shall not be vacated.
- 3. Respondents' Motion for Rehearing and/or Reconsideration of Director's Order and Request for Stay of Order Pending Rehearing or Reconsideration is denied.

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2 The final decision of the Director may be appealed to 3 the Superior Court of Maricopa County for judicial review 4 pursuant to A.R.S. §20-166. 5 DATED this 15 day of August, 1996. 6 7 8 JOHN. Director of Ansurance 9 10 11

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COPY of the foregoing mailed/delivered this 15th day of August, 1996 to:

Office of Administrative Hearings c/o Lewis Kowal, Administrative Law Judge 1700 West Washington, Suite 602 Phoenix, Arizona 85007

Charles R. Cohen, Deputy Director Gregory Y. Harris, Executive Assistant Director Arizona Department of Insurance 2910 N. 44th Street, Suite 210 Phoenix, Arizona 85018

Kathryn Leonard Assistant Attorney General Office of the Attorney General 1275 West Washington Street Phoenix, Arizona 85007

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uney Walters Burton

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## IN THE OFFICE OF ADMINISTRATIVE HEARINGS

STATE OF ARIZONA

AUG 5 199,

DISURANCE DEFICE

## In the Matter of:

DAN CALVIN VANDER MOLEN and DISCOUNT INSURANCE GROUP, INC.

Respondent.

No. 95A-274-INS
RECOMMENDED ORDER
DENYING REHEARING OR

RECONSIDERATION AND STAY OF

**DIRECTOR'S ORDER** 

On July 16, 1996, Respondents filed a Motion for Rehearing and/ or Reconsideration of Director's Order and Request for Stay of Order Pending Rehearing or Reconsideration ("the Motion") in the above-entitled matter. On July 29, 1996, the Arizona Department of Insurance ("the Department") filed a Response to the Motion ("the Response").

The Administrative Law Judge has reviewed the Motion and Response and again reviewed and considered the entire record of this matter and has determined that Respondents have not raised sufficient grounds to support a stay of the Director's Order or a rehearing or reconsideration of this matter.

The Administrative Law Judge concurs with the Respondents that the Director's substitute Findings of Fact numbered 32 and 49 are not supported by the record. Therefore, the Administrative Law Judge recommends that the Director's Findings of Fact numbered 32 and 49 be vacated and that the Administrative Law Judge's Findings of Fact numbered 32 and 49 be adopted by the Director. Further, it is recommended

Office of Administrative Hearings 1700 West Washington, Suite 602 Phoenix, Arizona 85007 (602) 542-9826 that Petitioner's Motion be denied.

Done this day August 1, 1996

Lewis D. Kowal

Lewis D. Kowal Administrative Law Judge

by Linds Special ; to:

Chris Herstam

Director

ATTN: Curvey Burton

Department of Insurance

2910 North 44th Street, 210

Phoenix, AZ 85018-7256